

Information to identify the case:			
Debtor 1	<u>Lisia Cartwright</u>		
	First Name	Middle Name	Last Name
Debtor 2	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	17-70870-JAD		
	Social Security number or ITIN	xxx-xx-8542	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 12/9/17	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lisia Cartwright	
2. All other names used in the last 8 years		
3. Address	2009 12th Ave Altoona, PA 16602	
4. Debtor's attorney Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 400 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: ecf@westernpabankruptcy.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 1/16/18

For more information, see page 2

Debtor **Lisia Cartwright**

Case number **17-70870-JAD**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 16, 2018 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Filing deadline: 4/17/18 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 2/26/18 Filing deadline: 6/7/18 </div> </div> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 2/16/18 at 02:00 PM , Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Lisia Cartwright
 Debtor

Case No. 17-70870-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: amaz
 Form ID: 309I

Page 1 of 2
 Total Noticed: 44

Date Rcvd: Jan 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2018.

db	+Lisia Cartwright, 2009 12th Ave, Altoona, PA 16601-2413
aty	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
tr	+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
cr	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14758252	Atlantic Broadband, 200 Ebensburg Rd, Johnstown, PA 15901
14742792	+C & G, 1201 12th St, Altoona, PA 16601-3421
14758257	+Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
14742797	+Citibank,n.a, Po Box 6191, Sioux Falls, SD 57117-6191
14742803	+Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
14758899	+M&T Bank, PO Box 1508, Buffalo, N.Y. 14240-1508
14742807	+Nationwide, Csc1 Dispute Team N8235-04m, Des Moines, IA 50306
14742813	+The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
14742814	+Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: ecf@westernpabankruptcy.com Jan 17 2018 01:34:11	Lawrence W. Willis,
	Willis & Associates, 201 Penn Center Blvd, Suite 400, Pittsburgh, PA 15235	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 17 2018 01:34:32	Pennsylvania Dept. of Revenue,
	Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,	
	Harrisburg, PA 17128-0946	
ust	+E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Jan 17 2018 01:34:37	
	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,	
	Pittsburgh, PA 15222-3721	
14758251	+EDI: CINGMIDLAND.COM Jan 17 2018 01:23:00	AT&T Mobility, PO Box 6416,
	Carol Stream, IL 60197-6416	
14742790	+EDI: AFNIRECOVERY.COM Jan 17 2018 01:23:00	Afni, Inc., Po Box 3097,
	Bloomington, IL 61702-3097	
14742791	EDI: BANKAMER.COM Jan 17 2018 01:23:00	Bankamerica, Po Box 982238, El Paso, TX 79998
14755477	+EDI: PRA.COM Jan 17 2018 01:23:00	Bureaus Investment Group Portfolio No 15 LLC,
	c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021	
14742794	EDI: CAPITALONE.COM Jan 17 2018 01:23:00	Capital One, 15000 Capital One Dr,
	Richmond, VA 23238	
14758256	EDI: CAPITALONE.COM Jan 17 2018 01:23:00	Capital One, 1500 Capital One Drive,
	Richmond, VA 23238	
14742795	+EDI: CHASE.COM Jan 17 2018 01:23:00	Chase Card, Po Box 15298, Wilmington, DE 19850-5298
14742796	+EDI: CITICORP.COM Jan 17 2018 01:23:00	Citibank N A, 701 East 60th Street North,
	Sioux Falls, SD 57104-0493	
14758260	+EDI: RCSFNBMARIN.COM Jan 17 2018 01:23:00	Credit One Bank, PO Box 98873,
	Las Vegas, NV 89193-8873	
14742798	+EDI: RCSFNBMARIN.COM Jan 17 2018 01:23:00	Credit One Bank Na, Po Box 98875,
	Las Vegas, NV 89193-8875	
14742799	+EDI: CREDPROT.COM Jan 17 2018 01:23:00	Credit Protection Asso, 13355 Noel Rd Ste 2100,
	Dallas, TX 75240-6837	
14758263	+EDI: ESSL.COM Jan 17 2018 01:23:00	Dish Network, PO Box 94053, Palatine, IL 60094-4053
14742800	+EDI: DCI.COM Jan 17 2018 01:23:00	Diversified Consultant, 10550 Deerwood Park Blvd,
	Jacksonville, FL 32256-0596	
14742801	+EDI: TSYS2.COM Jan 17 2018 01:23:00	Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
14742802	+EDI: CBSKOHLS.COM Jan 17 2018 01:23:00	Kohls/capone, N56 W 17000 Ridgewood Dr,
	Menomonee Falls, WI 53051-7096	
14742805	E-mail/Text: camanagement@mtb.com Jan 17 2018 01:34:21	M & T Bank, 1 Fountain Plz Fl 4,
	Buffalo, NY 14203	
14742804	E-mail/Text: camanagement@mtb.com Jan 17 2018 01:34:21	M & T Bank, Po Box 900,
	Millsboro, DE 19966	
14748952	EDI: PRA.COM Jan 17 2018 01:23:00	Portfolio Recovery Associates, LLC, POB 12914,
	Norfolk VA 23541	
14743165	+EDI: PRA.COM Jan 17 2018 01:23:00	PRA Receivables Management, LLC, PO Box 41021,
	Norfolk, VA 23541-1021	
14742808	+EDI: PRA.COM Jan 17 2018 01:23:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,
	Norfolk, VA 23502-4952	
14742809	+EDI: CBS7AVE Jan 17 2018 01:23:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
14756640	+EDI: CBS7AVE Jan 17 2018 01:23:00	Seventh Avenue, c/o Creditors Bankruptcy Service,
	P O Box 800849, Dallas, TX 75380-0849	
14742810	+EDI: RMSC.COM Jan 17 2018 01:23:00	Syncb/amer Eagle, Po Box 965005,
	Orlando, FL 32896-5005	
14742811	+EDI: RMSC.COM Jan 17 2018 01:23:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14742812	+EDI: RMSC.COM Jan 17 2018 01:23:00	Syncb/lane Furniture, C/o Po Box 965036,
	Orlando, FL 32896-0001	
14742815	+EDI: WFFC.COM Jan 17 2018 01:23:00	Wells Fargo, Po Box 5156, Sioux Falls, SD 57117-5156
14754375	EDI: WFFC.COM Jan 17 2018 01:23:00	Wells Fargo Bank, N.A.,
	Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F,	
	Des Moines, IA 50306-0438	

District/off: 0315-7

User: amaz
Form ID: 309I

Page 2 of 2
Total Noticed: 44

Date Rcvd: Jan 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T BANK
14742793 Capl/bstby
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14758250* +Afni, Inc., PO Box 3097, Bloomington, IL 61702-3097
14758253* +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bankamerica, PO Box 982238, El Paso, TX 79998)
14758254* +C & G, 1201 12th St, Altoona, PA 16601-3421
14758255* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
14758258* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298
14758259* +Citibank,n.a, PO Box 6191, Sioux Falls, SD 57117-6191
14758261* +Credit One Bank Na, PO Box 98875, Las Vegas, NV 89193-8875
14758262* +Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837
14758264* +Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
14758265* +Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
14758266* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14758267* +Lvnv Funding Llc, PO Box 1269, Greenville, SC 29602-1269
14758269* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748
(address filed with court: M & T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203)
14758268* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748
(address filed with court: M & T Bank, PO Box 900, Millsboro, DE 19966)
14742806* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748
(address filed with court: M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203)
14758270* Nationwide, Csc1 Dispute Team N8235-04m, Des Moines, IA 50306
14758271* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14758272* +Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
14758273* +Syncb/amer Eagle, PO Box 965005, Orlando, FL 32896-5005
14758274* +Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
14758275* +Syncb/lane Furniture, C/o PO Box 965036, Orlando, FL 32896-0001
14758276* +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
14758277* +Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051
14758278* +Wells Fargo, PO Box 5156, Sioux Falls, SD 57117-5156

TOTALS: 2, * 25, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Lawrence W. Willis on behalf of Debtor Lisia Cartwright ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 5